

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

NORA D LIGHTNING

Debtor(s)

Case No. 16-26089

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2016.
- 2) The plan was confirmed on 11/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/13/2017.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$620.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$620.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$28.52
Other	\$21.76

**TOTAL EXPENSES OF ADMINISTRATION: \$50.28**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EAGLE BANK	Unsecured	13,785.00	NA	NA	0.00	0.00
AMERICAN EAGLE BANK	Secured	8,984.00	23,301.63	23,301.63	455.00	114.72
CAPITAL ONE BANK USA	Unsecured	265.00	200.00	200.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	463.00	620.00	620.00	0.00	0.00
COMENITY BANK	Unsecured	1,059.00	1,059.26	1,059.26	0.00	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	730.00	730.65	730.65	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	850.00	850.32	850.32	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	0.00	0.00	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	670.71	670.71	0.00	0.00
MIDLAND FUNDING	Unsecured	1,125.00	1,126.20	1,126.20	0.00	0.00
MIDLAND FUNDING	Unsecured	421.00	421.42	421.42	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	23,640.00	117,308.01	117,308.01	0.00	0.00
PARTNERS FINANCIAL SERVICES	Unsecured	NA	5,070.00	5,070.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	832.00	832.41	832.41	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	333.00	375.46	375.46	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	747.00	802.15	802.15	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	331.00	376.70	376.70	0.00	0.00
ST ILLINOIS TOLLWAY AUTHORITY	Unsecured	400.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	1,000.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	22,797.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	14,560.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	9,272.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	8,890.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	8,573.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	8,262.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	5,516.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	5,516.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	3,517.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	3,514.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NAVIENT	Unsecured	1,315.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,301.63	\$455.00	\$114.72
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,301.63</b>	<b>\$455.00</b>	<b>\$114.72</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$130,443.29</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$50.28</u>	
Disbursements to Creditors	<u>\$569.72</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$620.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/17/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.